

SNAPSHOT of HOME Program Performance--As of 06/30/08
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Oakland

State: CA

PJ's Total HOME Allocation Received: \$68,798,303

PJ's Size Grouping*: A

PJ Since (FY): 1992

| Category | PJ | State Average | State Rank | Nat'l Average | Nat'l Ranking (Percentile):* | | |
|--|---------------------|---------------------|---------------|-----------------------------|-------------------------------|-------------|-----------------------------|
| | | | | | Group | A | Overall |
| | | | | PJs in State: <div>92</div> | | | |
| Program Progress: | | | | | | | |
| % of Funds Committed | <div>78.81</div> % | <div>92.79</div> % | <div>87</div> | <div>92.82</div> % | <div>0</div> | | <div>3</div> |
| % of Funds Disbursed | <div>72.29</div> % | <div>81.26</div> % | <div>72</div> | <div>82.38</div> % | <div>14</div> | | <div>12</div> |
| Leveraging Ratio for Rental Activities | <div>9.91</div> | <div>5.53</div> | <div>1</div> | <div>4.55</div> | <div>100</div> | | <div>100</div> |
| % of Completed Rental Disbursements to All Rental Commitments*** | <div>71.03</div> % | <div>73.66</div> % | <div>55</div> | <div>80.69</div> % | <div>16</div> | | <div>17</div> |
| % of Completed CHDO Disbursements to All CHDO Reservations*** | <div>61.57</div> % | <div>60.31</div> % | <div>42</div> | <div>67.01</div> % | <div>39</div> | | <div>33</div> |
| Low-Income Benefit: | | | | | | | |
| % of 0-50% AMI Renters to All Renters | <div>95.53</div> % | <div>77.64</div> % | <div>15</div> | <div>79.23</div> % | <div>96</div> | | <div>82</div> |
| % of 0-30% AMI Renters to All Renters*** | <div>50.65</div> % | <div>41.54</div> % | <div>28</div> | <div>44.47</div> % | <div>68</div> | | <div>61</div> |
| Lease-Up: | | | | | | | |
| % of Occupied Rental Units to All Completed Rental Units*** | <div>99.28</div> % | <div>91.23</div> % | <div>22</div> | <div>93.93</div> % | <div>72</div> | | <div>57</div> |
| Overall Ranking: | | | | In State: | <div>30</div> / <div>92</div> | Nationally: | <div>40</div> <div>46</div> |
| HOME Cost Per Unit and Number of Completed Units: | | | | | | | |
| Rental Unit | <div>\$29,340</div> | <div>\$31,525</div> | | <div>\$24,984</div> | <div>693</div> Units | | <div>54.10</div> % |
| Homebuyer Unit | <div>\$28,464</div> | <div>\$19,017</div> | | <div>\$14,192</div> | <div>517</div> Units | | <div>40.40</div> % |
| Homeowner-Rehab Unit | <div>\$33,410</div> | <div>\$26,126</div> | | <div>\$20,036</div> | <div>65</div> Units | | <div>5.10</div> % |
| TBRA Unit | <div>\$11,679</div> | <div>\$2,779</div> | | <div>\$3,164</div> | <div>5</div> Units | | <div>0.40</div> % |

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (292 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Oakland CA

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

| | Rental | Homebuyer | Homeowner |
|--------------------|-----------|-----------|-----------|
| PJ: | \$291,669 | \$118,421 | \$41,013 |
| State:* | \$117,655 | \$105,717 | \$26,671 |
| National:** | \$86,663 | \$70,545 | \$22,663 |

CHDO Operating Expenses:
(% of allocation)

| | |
|----------------------|---|
| PJ: | 3.7 % |
| National Avg: | 1.1 % |

R.S. Means Cost Index: 1.21

| RACE: | Rental % | Homebuyer % | Homeowner % | TBRA % |
|--|--|--|--|---|
| White: | 10.6 | 10.4 | 3.1 | 0.0 |
| Black/African American: | 54.8 | 39.1 | 93.8 | 100.0 |
| Asian: | 23.3 | 0.2 | 0.0 | 0.0 |
| American Indian/Alaska Native: | 0.7 | 0.2 | 0.0 | 0.0 |
| Native Hawaiian/Pacific Islander: | 0.0 | 0.0 | 0.0 | 0.0 |
| American Indian/Alaska Native and White: | 0.0 | 0.0 | 0.0 | 0.0 |
| Asian and White: | 0.0 | 0.2 | 0.0 | 0.0 |
| Black/African American and White: | 0.1 | 0.0 | 0.0 | 0.0 |
| American Indian/Alaska Native and Black: | 0.0 | 0.0 | 0.0 | 0.0 |
| Other Multi Racial: | 0.1 | 0.0 | 0.0 | 0.0 |
| Asian/Pacific Islander: | 4.9 | 16.1 | 0.0 | 0.0 |

ETHNICITY:

| | | | | |
|----------|---|--|---|---|
| Hispanic | 5.4 | 33.8 | 3.1 | 0.0 |
|----------|---|--|---|---|

HOUSEHOLD SIZE:

| | | | | |
|--------------------|--|--|--|--|
| 1 Person: | 63.8 | 23.2 | 69.2 | 80.0 |
| 2 Persons: | 17.7 | 22.8 | 20.0 | 0.0 |
| 3 Persons: | 8.1 | 23.4 | 6.2 | 20.0 |
| 4 Persons: | 6.0 | 15.7 | 3.1 | 0.0 |
| 5 Persons: | 3.3 | 8.7 | 0.0 | 0.0 |
| 6 Persons: | 0.6 | 4.1 | 1.5 | 0.0 |
| 7 Persons: | 0.3 | 1.4 | 0.0 | 0.0 |
| 8 or more Persons: | 0.1 | 0.8 | 0.0 | 0.0 |

HOUSEHOLD TYPE:

| | | | | |
|------------------------|--|--|--|--|
| Single/Non-Elderly: | 16.7 | 22.6 | 16.9 | 40.0 |
| Elderly: | 55.8 | 2.9 | 61.5 | 40.0 |
| Related/Single Parent: | 21.8 | 30.8 | 9.2 | 0.0 |
| Related/Two Parent: | 4.2 | 35.4 | 10.8 | 0.0 |
| Other: | 1.5 | 8.3 | 1.5 | 20.0 |

SUPPLEMENTAL RENTAL ASSISTANCE:

| | | |
|----------------|--|--|
| Section 8: | 33.9 | 0.0 [#] |
| HOME TBRA: | 0.0 | |
| Other: | 19.8 | |
| No Assistance: | 46.4 | |

of Section 504 Compliant Units / Completed Units Since 2001 82

* The State average includes all local and the State PJs within that state



** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



HOME PROGRAM —
SNAPSHOT WORKSHEET - RED FLAG INDICATORS
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Oakland State: CA Group Rank: 40
 (Percentile)
 State Rank: 30 / 92 PJs Overall Rank: 46
 (Percentile)
 Summary: 2 / Of the 5 Indicators are Red Flags

| FACTOR | DESCRIPTION | THRESHOLD* | PJ RESULTS | RED FLAG |
|-------------------------------------|---|------------|------------|---|
| 4 | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 72.00% | 71.03 |  |
| 5 | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS | < 46.46% | 61.57 | |
| 6 | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME | < 70%** | 95.53 | |
| 8 | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS | < 89.25% | 99.28 | |
| "ALLOCATION-YEARS" NOT DISBURSED*** | | > 3.300 | 4.24 |  |

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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